

**Information to identify the case:**

Debtor 1	<u>Gilberto A. Londono</u>	Social Security number or ITIN	xxx-xx-9506
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angela M. Londono</u>	Social Security number or ITIN	xxx-xx-5499
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-12636-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gilberto A. Londono

Angela M. Londono

8/21/23

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gilberto A. Londono  
Angela M. Londono  
Debtors

Case No. 18-12636-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 21, 2023

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gilberto A. Londono, Angela M. Londono, 261 East 16th Street, Apt. 1, Paterson, NJ 07524-2500
cr	+ Specialized Loan Servicing, LLC, as servicing agen, POB 340514, Tampa, FL 33694-0514
517326407	+ 1st Crd Srv, 377 Hoes Lane, Piscataway, NJ 08854-4138
517326411	+ Citifinancia, Attn: Bankruptcy, 605 Munn Dr, Fort Mill, SC 29715-8421
517326424	+ Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-4326

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 21 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 21 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Aug 22 2023 00:23:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517326408	+ EDI: BANKAMER.COM	Aug 22 2023 00:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517326409	+ EDI: LCIBAYLN	Aug 22 2023 00:23:00	Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor, Miami, FL 33146-1873
517465167	+ EDI: LCIBAYLN	Aug 22 2023 00:23:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1839
517326410	+ EDI: CAPITALONE.COM	Aug 22 2023 00:24:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517407574	EDI: CAPITALONE.COM	Aug 22 2023 00:24:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517326412	+ EDI: WFNNB.COM	Aug 22 2023 00:24:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517326413	+ EDI: WFNNB.COM	Aug 22 2023 00:24:00	Comenity Bank/kingsi, Po Box 182125, Columbus, OH 43218-2125
517326414	+ EDI: WFNNB.COM	Aug 22 2023 00:24:00	Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125
517326415	+ EDI: WFNNB.COM	Aug 22 2023 00:24:00	Comenity Capital/mprc, Po Box 182120, Columbus, OH 43218-2120
517326416	+ EDI: WFNNB.COM	Aug 22 2023 00:24:00	Comenitybank/venus, Comenity Bank, Po Box

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			182125, Columbus, OH 43218-2125
517326417	+ EDI: WFNNB.COM	Aug 22 2023 00:24:00	Comenitycapital/mrsota, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
519943822	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 21 2023 20:34:00	Community Loan Servicing LLC, Attn: Cashiering Dept., 4425 Ponce De Leon Blvd. 5th Fl., Coral Gable, FL 33146-1839
518997629	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 21 2023 20:34:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518997628	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 21 2023 20:34:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
517326418	+ EDI: CONVERGENT.COM	Aug 22 2023 00:24:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
517326419	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 21 2023 20:55:39	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517356101	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 21 2023 20:34:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517326421	Email/Text: BNSFN@capitalsvcs.com	Aug 21 2023 20:34:00	First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 51117
517326420	+ EDI: BLUESTEM	Aug 22 2023 00:24:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517326422	EDI: AMINFOFP.COM	Aug 22 2023 00:24:00	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
517326423	EDI: AMINFOFP.COM	Aug 22 2023 00:24:00	Fst Premier, 601 S Minneaoplis Ave, Sioux Falls, SD 57104
517425156	EDI: JEFFERSONCAP.COM	Aug 22 2023 00:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517326425	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 21 2023 20:35:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517410447	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 21 2023 20:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517326426	EDI: PRA.COM	Aug 22 2023 00:24:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517415509	EDI: PRA.COM	Aug 22 2023 00:24:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
517461635	Email/PDF: resurgentbknotifications@resurgent.com	Aug 21 2023 20:44:46	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517430718	+ EDI: JEFFERSONCAP.COM	Aug 22 2023 00:24:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517437990	EDI: Q3G.COM	Aug 22 2023 00:24:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517456347	EDI: Q3G.COM	Aug 22 2023 00:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517456310	EDI: Q3G.COM	Aug 22 2023 00:24:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

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517521487	+ Email/Text: mary@rabperformance.com	Aug 21 2023 20:36:00	RAB Performance Recoveries, LLC, 700 KINDERKAMACK ROAD, SUITE 211, ORADELL, NJ 07649-1533
517326427	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 21 2023 20:34:00	Salute/atlancticus, Po Box 105555, Atlanta, GA 30348-5555
517326428	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 21 2023 20:34:00	Specialized Loan Servicing/SLS, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517326886	+ EDI: RMSC.COM	Aug 22 2023 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517326429	+ EDI: RMSC.COM	Aug 22 2023 00:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517326430	+ EDI: RMSC.COM	Aug 22 2023 00:23:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517326431	+ EDI: RMSC.COM	Aug 22 2023 00:23:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517326432	+ EDI: WTRRN BANK.COM	Aug 22 2023 00:24:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517326433	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 21 2023 20:34:00	Tribute/atlancticus, Pob 105555, Atlanta, GA 30348-5555
517326435	EDI: WFFC.COM	Aug 22 2023 00:24:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
517326434	+ EDI: WFFC2	Aug 22 2023 00:24:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	

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on behalf of Creditor Deutsche Bank National Trust Company As Trustee Et Al... dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for Deutsche Bank National Trust Company,  
bk@stewartlegalgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-law.com,  
nj-ecfmail@ecf.courtdrive.com

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mw-law.com nj-ecfmail@ecf.courtdrive.com

Paola D. Vera

on behalf of Debtor Gilberto A. Londono pvera@cabanillaslaw.com  
bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com

Paola D. Vera

on behalf of Joint Debtor Angela M. Londono pvera@cabanillaslaw.com  
bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10